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# TOO GOOD TO BE TRUE....

## A Column on Consumer Issues

by Attorney General Wayne Stenehjem's  
Consumer Protection and Antitrust Division

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March 9, 2005

DOT.CONS

Con artists are using the Internet as a high-tech method to pitch their products – SCAMS. They use the excitement of an internet auction to entice consumers into sending money for worthless products, apply new technology to peddle old “business opportunity” scams, or hijack a consumer’s modem to cram expensive long distance charges onto their telephone bill.

Using information compiled by Consumer Sentinel, law enforcement officials have identified “*Ten Dot Cons*” affecting on-line consumers. We will review the first five this week:

- **INTERNET AUCTIONS:**

- **The pitch:** Shopping in a “virtual” marketplace offers products at great deals.
- **The catch:** Once you have parted with your money, you receive an item less valuable than promised, or, worse still, nothing at all.
- **Your defense:** When bidding in an Internet auction, check out the seller and insist on paying with a credit card or escrow service.

- **PHISHING SCAMS:**

- **The pitch:** You need to “update” or “validate” your account information from your bank or credit card company.
- **The catch:** To trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.
- **Your defense:** Do not reply or click on the link in the message. If you are concerned about your account, contact the organization in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company’s correct Web address.

- **CREDIT CARD FRAUD:**

- **The pitch:** Surf adult Internet sites for free!
- **The catch:** You have to share a credit card number to “prove you are over 18.” Your credit card is then fraudulently charged.

- **Your defense:** Share your credit card number only when buying from a company you trust. Federal law limits your liability to \$50 in charges if your card is misused.

- **INTERNATIONAL MODEM DIALING:**

- **The pitch:** Get free access to adult material simply by downloading a “viewer” or “dialer” computer program.
- **The catch:** The modem will disconnect your phone line and reconnect to the Internet through an international telephone number, incurring huge bills. Some programs even mute your computer so you can’t hear it redial.
- **Your defense:** Use caution – don’t download any program to access a “free” service without reading all the disclosures carefully for cost information.

- **WEB CRAMMING:**

- **The pitch:** Get a free custom-designed web site for a 30-day trial period, with no obligation.
- **The catch:** Even if you don’t accept the offer, you may be billed through your telephone bill or a separate invoice.
- **Your defense:** Review your telephone bill carefully and challenge any charges you don’t recognize.

Next week, we will review the remaining five “Dot Cons.”

*The Attorney General’s Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at [www.ag.state.nd.us](http://www.ag.state.nd.us).*

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